SEP 3 0 2004 5 IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re application of: Burkhalter, Swinton B. et al.) Attorney Docket No. 102
Application	No.: 09/775,335)
Filed:	February 1, 2001	hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to the Commissioner For Patents, P.O. Box 1450 Alexandria, Virgina 22313-1450. on Sept. 27, 2004 Called G. Bautery
For:	MULTI-RISK INSURANCE SYSTEM AND METHOD	
Examiner:	Kalinowski, Alexander G.	
Art Unit:	3626	
Confirmatio	on No.: 9209)))

Commissioner for Patents P. O. Box 1450 Alexandria, Virginia 22313-1450

INTRODUCTORY COMMENTS

In response to the Office Action mailed July 1, 2004, please refer to the attached REMARKS.